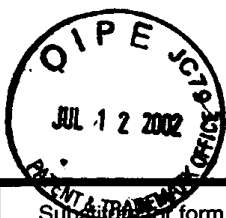


<sup>1</sup>Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.



<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/074,584		
		Filing Date	February 12, 2002		
		First Named Inventor	LAWRENCE		
		Group Art Unit	2165		
		Examiner Name	Not yet assigned		
Sheet	2	of	2	Attorney Docket Number	G08.018

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
N.Y.	G	Banasiak, Michael "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 <sup>nd</sup> Quarter 2000, 8pgs., download from <a href="http://www.paynetonline.com/viewpaf.asp">http://www.paynetonline.com/viewpaf.asp</a> on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.	
↑		Co-Pending U.S. Patent Application Serial No. 09/812,628, Applicant Lawrence, filed 03/20/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	
		Co-Pending U.S. Patent Application Serial No. 09/772,427, Applicant Lawrence, filed 01/30/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	
		Co-Pending U.S. Patent Application Serial No. 09/825,470, Applicant Lawrence, filed 04/02/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	
		Co-Pending U.S. Patent Application Serial No. 09/919,413, Applicant Lawrence, filed 07/31/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	
N.Y.		Co-Pending U.S. Patent Application Serial No. 09/974,212, Applicant Lawrence, filed 10/09/01. Applicant would be pleased to supply a copy of the application to the examiner upon request.	

Examiner Signature	<i>N. Lawrence</i>	Date Considered	11/11/03
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup>Unique citation designation number. <sup>2</sup>Applicant is to place a check mark here if English language Translation is attached.

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